

## **ABSTRACT**

A scalable, adaptable, modular, and web-centric Insurance Back-Office System (IBOS) for serving the needs of carriers, agencies, agents, and service providers in the insurance industry is disclosed. The IBOS provides a framework for allowing web-centric collaboration among agents, agencies, carriers, and service providers, using applications that manage applicants, cases, and policies in an efficient and secure manner. The IBOS infrastructure is designed to facilitate the creation of a new application, module, tool, or view in a simplified manner. A multi-tiered framework of application, module, tool, and view facilitates ease of navigation for users.